

# Lake County Housing Authority – IL056

## PHA 5-Year Plan

10.1.24 – 9.30.29

*Covering Fiscal Years 2025-2029*



*"LCHA's vision is to be a leader in affordable housing by taking an innovative and dynamic approach to developing sustainable communities throughout Lake County."*

**L:** Lifting up others

**C:** Changing lives by providing sustainable Affordable Housing

**H:** Helping create success stories

**A:** And empowering families one roof at a time

**DRAFT**

Lake County Housing Authority

33928 North U.S. Highway 45

Grayslake, IL 60030

847.223.1170

<https://www.lakecountyha.org>

<b>5-Year PHA Plan (for All PHAs)</b>	<b>U.S. Department of Housing and Urban Development Office of Public and Indian Housing</b>	<b>OMB No. 2577-0226 Expires: 03/31/2024</b>
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**Purpose.** The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA’s operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA’s mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

**Applicability.** The **Form HUD-50075-5Y** is to be completed once every 5 PHA fiscal years by all PHAs.

nb A.	PHA Information.																																
A.1	<p><b>PHA Name:</b> <a href="#">The Lake County Housing Authority</a> <b>PHA Code:</b> <a href="#">IL056</a></p> <p><b>PHA Plan for Fiscal Year Beginning:</b> (MM/YYYY): <a href="#">10.1.24 (FY25)</a>  <b>The Five-Year Period of the Plan (i.e. 2019-2023):</b> <a href="#">10.1.24 – 9.30.29</a>  <b>PHA Plan Submission Type:</b> <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan Submission</p> <p><b>Availability of Information.</b> In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p><b>The Lake County Housing Authority’s 5-Year PHA plan and its elements are available to participants and the public at all office locations. The PHA 5 Year Plan and Annual Plan is provided to resident councils and available on our website.</b></p> <ul style="list-style-type: none"> <li>• Lake County Housing Authority Central Office - 33928 N US HWY 45, Grayslake IL, 60030</li> <li>• Beach Haven Tower – 730 Golfview Drive, Round Lake Beach II 60073</li> <li>• Shiloh Tower – 1525 27<sup>th</sup> Street, Zion IL 60099</li> <li>• Website - <a href="http://www.lakecountvha.org">www.lakecountvha.org</a></li> </ul> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)</p> <table border="1" data-bbox="212 1192 1471 1822"> <thead> <tr> <th rowspan="2">Participating PHAs</th> <th rowspan="2">PHA Code</th> <th rowspan="2">Program(s) in the Consortia</th> <th rowspan="2">Program(s) not in the Consortia</th> <th colspan="2">No. of Units in Each Program</th> </tr> <tr> <th>PH</th> <th>HCV</th> </tr> </thead> <tbody> <tr> <td>Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:																							
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B.	<b>Plan Elements.</b> Required for <u>all</u> PHAs completing this form.																																

<b>B.1</b>	<b>Mission.</b> State the PHA's mission for serving the needs of low-income, very low-income, and extremely low-income families in the PHA's jurisdiction for the next five years. <a href="#">See Attachment B</a>
<b>B.2</b>	<b>Goals and Objectives.</b> Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income, very low-income, and extremely low-income families for the next five years. <a href="#">See Attachment B</a>
<b>B.3</b>	<b>Progress Report.</b> Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. <a href="#">See Attachment B</a>
<b>B.4</b>	<b>Violence Against Women Act (VAWA) Goals.</b> Provide a statement of the PHA's goals, activities, objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking. <a href="#">See Attachment B</a>
<b>C. Other Document and/or Certification Requirements.</b>	
<b>C.1</b>	<b>Significant Amendment or Modification.</b> Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.
<b>C.2</b>	<b>Resident Advisory Board (RAB) Comments.</b>  (a) Did the RAB(s) have comments to the 5-Year PHA Plan?  Y   N <input checked="" type="checkbox"/> <input type="checkbox"/>  (b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.
<b>C.3</b>	<b>Certification by State or Local Officials.</b>  <a href="#">Form HUD-50077-SL</a> , <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i> , must be submitted by the PHA as an electronic attachment to the PHA Plan.
<b>C.4</b>	<b>Required Submission for HUD FO Review.</b>  (a) Did the public challenge any elements of the Plan?  Y   N <input type="checkbox"/> <input checked="" type="checkbox"/>  (b) If yes, include Challenged Elements.
<b>D. Affirmatively Furthering Fair Housing (AFFH).</b>	

D.1

**Affirmatively Furthering Fair Housing.** (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)

Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.

LCHA is a Non-Qualified PHA, please refer to the Annual Plan

**Fair Housing Goal:**

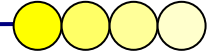
*Describe fair housing strategies and actions to achieve the goal*

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**B – PLAN ELEMENTS –**

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**B.1 - Mission**

Lifting Up Others, Changing Lives by Providing Sustainable Affordable Housing, Helping Create Success Stories, And Empowering Families One Roof at A Time!

**B.2 - Goals and Objectives**

1. Goal: Increase the availability of decent, safe, and affordable housing.

Objectives:

- Apply for additional rental vouchers when available.
- Reduce Public Housing vacancies by reducing turnaround time and improving the leasing process.
- Leverage private or other public funds to create additional housing opportunities.
- Acquire or build units and developments through project-basing vouchers and utilizing funds from our Section 18 Demo & Dispo program.

2. Goal: Improve the quality of LCHA's assisted housing.

Objectives:

- Achieve HUD High Performer status in both the Public Housing and Housing Choice Voucher programs.
- Increase tenant satisfaction.
- Renovate or modernize public housing properties to ensure the longevity of the assets.
- Dispose of obsolete inefficient public housing.
- Provide replacement public housing or affordable housing through project-based development.

3. Goal: Increase assisted housing choices

Objectives:

- Provide voucher mobility Counseling through certified Housing Counselors that maximize economic opportunities for families.
- Expand outreach efforts to landlords maximizing our MTW status and our Landlord Incentive and Vacancy payment program.
- Increase Voucher Payment Standards to a level that maximizes tenant choice, specifically in lower-poverty areas.
- Identify and leverage resources for new construction and rehabilitation of affordable housing.

4. Goal: Increase the number of families as part of the Family Self-Sufficiency Program.

Objectives:

- Attend LCHA briefings and share the FSS program via two-minute FSS video and brief discussion afterwards.
- Mail out the FSS flyer with all annual recerts to HCV and PH tenants.
- All HCV certification specialists and PH property managers to share information regarding the FSS program at annual recertification appointments.

5. Goal: Increase the number of families as part of the Resident Opportunities and Supportive Services Program.

Objectives:

- Put flyers regarding the ROSS program in the welcome folders given to new tenants moving into one of our seven public housing buildings.
- ROSS coordinator to personally welcome new tenants who have moved into one of our seven public housing buildings and share information regarding the ROSS program.
- When holding events for tenants at each of our seven public housing buildings, share information regarding the ROSS program.

### **B.3 – Progress Report**

LCHA continues to make great strides in meeting its goals. With our continued partnership with the Lake County government together we work towards improving the homeless crisis response utilizing LCHA's diverse special purpose program options including Mainstream, Emergency Housing Vouchers, VASH Vouchers, and added in FY24, 15 Fair Share Vouchers all targeting special needs populations.

LCHA's Section 18 Demo/Disposition program has made significant progress with the disposition of 42 single-family homes over the last four years. These homes were sold to either families living in the residence or to affordable housing providers thereby maintaining affordable housing within Lake County. The sale of the homes yielded Tenant Protection Vouchers that are now being used by eligible families. LCHA will aggressively continue to complete the Demo/Dispo program over the next four years which will significantly help operational costs to the agency and allow for additional development using the program's net proceeds.

LCHA continues to build affordable housing through its project-based voucher program creating several partnerships and expanding the development of affordable housing. LCHA is on target in CY2024 through 2025 to project a base of approximately 200 vouchers in 3 new developments which will have a direct impact on poverty deconcentration efforts and increased affordable housing units.

LCHA has entered into an intergovernmental agreement with the Lake County Government consisting of \$325K to directly assist residents still facing housing instability and eviction.

LCHA continues to aggressively address voucher utilization and has had a 7% increase in the last 24 months. LCHA is in the process of exhausting its waiting list to reopen it in late 2024. LCHA has approximately 600 applicants on its Housing Choice Voucher waiting list. The current make-up of the Authority's applicants

demonstrates 85% extremely low-income households which continue to be at the income level with the highest need for affordable housing. The waiting list data also confirms the need to assist a variety of households with differing demographics, including 14% disabled heads of households with special needs and 4% low-income seniors on fixed incomes. LCHA actively engages in affirmative marketing and collaborating with local agencies that assist seniors and persons with disabilities and continuing outreach to private property owners for the promotion of the Section 8 program.

The Public Housing waiting lists total almost 4,000 applicants. The waiting lists are currently closed to better assist those on the lists already. The Public Housing Program consists of elderly buildings and family-scattered site homes throughout the county. Of the approximate 4,000 applicants, 17% are elderly, 34% are disabled and there are over 87% of applicants at the extremely low-income level.

#### **Description of Planned Application of MTW Funding Flexibility**

Over the next 5 years, LCHA Plans to utilize its MTW funding flexibility. An MTW agency participating in the MTW demonstration program may flexibly use public housing Operating and Capital Funds provided under Sections 9(d) and 9(e) of the 1937 Act and HCV HAP and Administrative Fee program funds provided under Section 8 of the 1937 Act, referred to collectively as MTW Funding. The MTW agency may use MTW Funding covered by MTW flexibility for any eligible activity under Sections 9(d)(1), 9(e)(1) and Section 8(o) of the 1937 Act and for the local, nontraditional activities. LCHA's agency expenditures will be consistent with the approved 5-Year and Annual PHA Plans, and the approved MTW Supplement to the Annual PHA Plan and 5-Year Capital Fund Action Plan.

LCHA will obligate and expend its Capital Funds as mandated but will use its flexibility to maximize projects and developments as needed (i.e., obligate to BLI 1492, group with other years for large projects in excess of one year's funding). The uses of funds show the aggregate expenses for all MTW programs the agency will operate by account and not program. However, each individual program operated by the LCHA contains a program specific budget. The LCHA plans to use funds for intended purposes of the specific federal and resident services programs. However, it may operate its Public Housing, Section 8 assistance, and Capital Fund as a single fund budget with full flexibility. Any development will be paid for through MTW reserves or leveraged funds. Public Housing, Section 8, and Capital Funds, as a single fund will be used to pay for the administrative, operational, maintenance costs and capital fund improvements of the respective program which includes previously approved activities. Any surplus funds remaining at the end of the year(s) will be used for purposes outlined in the Plan and subsequent years.

#### **B.4 – Violence Against Women Act (VAWA) Goals**

Lake County Housing Authority has updated its agency policies and plans for compliance with VAWA. LCHA is committed to preserving the peaceful enjoyment of all communities. LCHA is cognizant of actions that may pose a threat related to domestic violence, dating violence, stalking, sexual assault, or human trafficking. In compliance with the Violence Against Women Act and Justice Department Reauthorization Action of 2013 (VAWA), LCHA will not terminate the lease or evict victims of criminal activity related to their victimization.

Adhering to Public Law 109-162, LCHA's policies safeguard against denial of program assistance for an applicant or participant [that] is or has been a victim of domestic violence, dating violence, sexual assault, or stalking, if the applicant otherwise qualifies for assistance or admission. This applies to all LCHA housing programs.

The Low-Income Public Housing program and the Section 8 Housing Choice Voucher program process enable LCHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking by connecting families with local agencies and resources equipped with trained professionals able to assist with their needs. LCHA refers families to A Safe Place (a provider of services exclusively addressing domestic violence in Lake County, Illinois).

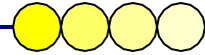
LCHA partners with A Safe Place and Lake County Crisis Center Treatment and Prevention of Domestic Violence Inc., by contracting 37 Project-Based Vouchers to developments owned by A Safe Place. In addition, LCHA has specialized Family Unification Program (FUP) vouchers that assist displaced families, often of which are domestic violence victims.

LCHA complies with all notification requirements by displaying VAWA materials at all administrative sites along with its website. All adverse action taken [denials or terminations] are compliant with VAWA notification requirements as stated in 24 CFR 5.20059(a). LCHA exceeds this requirement by providing all applicants and program participants with information on social service agencies specializing in abuse. LCHA provides notification of the VAWA in all Section 8 recertification and briefing materials and all Low-Income Public Housing admission and recertification materials.





Lake County Housing Authority  
33928 North U.S. Highway 45  
Grayslake, IL 60030



DEFINITION OF SUBSTANTIAL AMENDMENT AND  
SIGNIFICANT AMENDMENT/MODIFICATION  
Fiscal Year 2023 5-YEAR & ANNUAL PLAN

**STATEMENT OF SUBSTANTIAL DEVIATION AND SIGNIFICANT AMENDMENT/MODIFICATION**

In accordance with HUD regulations in 24 CFR 903.7(r) and 24 CFR 905.3, the Lake County Housing Authority (LCHA) has defined the basic criteria that will be used for determining:

Substantial deviation from its 5-Year Plan.

Significant amendment or modification to the 5-Year and Annual Plans; and

Significant amendment or modification to the Capital Fund Program (CFP) 5-Year Action Plan.

Amendments, deviations, or modifications to the agency plan which fundamentally alter the mission, goals, objectives or plans of the LCHA will require formal approval from the Board of Commissioners. Prior to implementing changes that meet such criteria, the LCHA will submit for HUD's approval a revised plan(s) that meets full public process requirements.

**Criteria for defining "Substantial Deviation" from the 5-Year Plan**

A change in federal law takes effect and, in the opinion of LCHA, it creates substantial obligations or administrative burdens beyond the programs under administration, excluding changes made necessary due to insufficient revenue, funding or appropriations, funding reallocations resulting from modifications made to the annual or five-year capital plan or due to the terms of a judicial decree

All amendments, deviations, or modifications to the agency plan which fundamentally alter the mission, goals, objectives or plans of the LCHA

**Criteria for defining "Significant Amendment or Modification" to the 5-Year and PHA Annual Plans**

Changes to rent, admission and/or occupancy policies, or the organization of waiting lists that will impact more than 10% of applicants or households assisted under agency programs.

**Criteria for defining "Significant Amendment or Modification" to the CFP 5-Year Action Plans**

Proposed demolition, disposition, homeownership, Capital Fund Financing, development, or mixed finance proposals will be considered significant amendments to the CFP 5-Year Action Plan.

Addition of non-emergency work items not included in the current CFP Annual

Statement or CFP 5-Year Action plan that exceeds \$100,000.00.

**Exceptions**

Changes under the above definitions that are required due to HUD regulations, federal statutes, state, or local laws/ordinances, or as a result of a declared national or local emergency will not be considered substantial deviation or significant amendment/modification.

Changes under the above definitions which are funded by any source other than federal funds will not require Plan amendment or modification.

Discretionary or administrative amendments consistent with the LCHA's stated overall mission and objectives will not be considered substantial deviations or modifications.

**In addition to the criteria established by the PHA, a proposed demolition, disposition, homeownership, RAD conversion, Capital Fund Financing, development, or mixed finance proposal is considered by HUD to be significant amendment to the CFP 5-Year Action Plan based on the Capital Fund Final Rule.**

**Certification by State or Local  
Official of PHA Plans Consistency  
with the Consolidated Plan or  
State Consolidated Plan  
(All PHAs)**

U. S Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB No. 2577-0226  
Expires 3/31/2024

**Certification by State or Local Official of PHA Plans  
Consistency with the Consolidated Plan or State Consolidated Plan**

I, Brenda O'Connell, the Community Development Administrator  
*Official's Name* *Official's Title*

certify that the 5-Year PHA Plan for fiscal years **2025-2029** and/or Annual PHA Plan for  
fiscal year **2025 [FYB 10.1.24]** of the Lake County Housing Authority is consistent with the  
*PHA Name*

Consolidated Plan or State Consolidated Plan including the Analysis of Impediments (AI) to Fair  
Housing Choice or Assessment of Fair Housing (AFH) as applicable to the

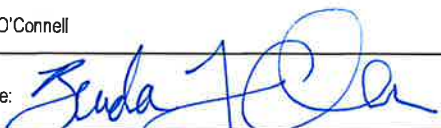
Lake County of Illinois  
*Local Jurisdiction Name*

pursuant to 24 CFR Part 91 and 24 CFR § 903.15.

Provide a description of how the PHA Plan's contents are consistent with the Consolidated Plan or  
State Consolidated Plan.

In conjunction with the goals of the Lake County Board's 2020-2024 Strategic Plan and its  
Housing and Community Development Consolidated Plan, the Lake County Housing Authority  
continues to work towards "Building healthy, Inclusive & Resilient Communities." Currently in  
Lake County there is a great need for additional affordable housing units, modernization of existing  
units and re-investment in underserved areas.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will  
prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official: Brenda O'Connell	Title: Community Development Administrator
Signature: 	Date: 4/29/2024

The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S.  
Code, Section 1701 et seq, and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information  
are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality. This information is collected to  
ensure consistency with the consolidated plan or state consolidated plan.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing  
instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD  
may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.



## Resident Advisory Board Comments

Lake County Housing Authority held two resident meetings on April 25, 2024, and a public hearing on June 20, 2024, to discuss the *PHA Annual Plan FYB25 [10.1.24 - 9.30.25]*, *PHA 5 – Year Plan [10.1.24 – 9.30.29]* and the *5-Year Action Plan for Capital Improvements, Administrative Plan and the Admissions and Continued Occupancy Policy*. Comments were received either in person or via email submission at [info@lakecountyha.org](mailto:info@lakecountyha.org).

Below and attached are the comments received and analyzed by LCHA staff.

- Residents expressed frustration with the digital payment system on the washer and dryers. LCHA recognizes this has been an issue and recently removed the digital payment option. Laundry will remain temporarily free until another payment method or coin operated machines can be purchased.
  - BHT residents would like an additional dryer and a notice posted regarding leaving laundry linger in the machines.
- BHT residents noted the issues with the TV antenna. Staff noted that progress has been made and the contractor will be returning for final corrections.
- BHT residents inquired about switching from gas stoves to electric. LCHA is not planning on moving forward with this.
- BHT residents noted the difficulty in being able to clean the windows and inquired about a cleaning service to do it.
- BHT Residents expressed interest in LCHA's plan to have a police officer live on site and inquired about having medical care/support onsite.
- BHT residents noted the sensitivity of the fire alarms when cooking.
- BHT residents suggested that the side lots be only for residents and the large front lot be for caregivers and visitors. LCHA will evaluate this for feasibility.
- Residents inquired about the status of new appliances. LCHA is participating in the Multi-Family Energy Efficiency program and intends to replace 10+ year old air conditioners and refrigerators. Grant funds were temporarily on hold but are expected to resume before the end of the year.
- Shiloh Residents expressed a desire for surveillance cameras to be installed in the elevators. Cameras will be installed in conjunction with the elevator renovation project scheduled for later this year.
- Shiloh Tower has a pending plumbing project which will involve remodeling the bathrooms in each unit. The project will be significant and most likely require temporary resident relocation.

**PUBLIC COMMENT Comments** – A public hearing was held on June 20, 2024. No one from the public was present, not written comments have been received.

Tenants provided input on desires for their respective buildings, overall LCHA Operations and plans. All were directed to detailed plans hosted on [www.lakecountyha.org](http://www.lakecountyha.org)

**There were no challenged elements.**

